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Document B1 (Official Form 1)(04/13) **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Mason, Duane S All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN xxx-xx-6417 Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 447 Dante Avenue Glenwood, IL ZIP Code ZIP Code 60425 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): 3960 E 80th PI - Apt 110 Merrillville, IN ZIP Code ZIP Code 46410 Location of Principal Assets of Business Debtor (if different from street address above): Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) (Check one box) the Petition is Filed (Check one box) Individual (includes Joint Debtors) ☐ Health Care Business Chapter 7 See Exhibit \hat{D} on page 2 of this form. Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition ☐ Chapter 9 ☐ Corporation (includes LLC and LLP) of a Foreign Main Proceeding ☐ Chapter 11 □ Railroad ☐ Partnership ☐ Chapter 15 Petition for Recognition ☐ Chapter 12 ☐ Stockbroker ☐ Other (If debtor is not one of the above entities, of a Foreign Nonmain Proceeding ☐ Chapter 13 check this box and state type of entity below.) Commodity Broker ☐ Clearing Bank ☐ Other Nature of Debts **Chapter 15 Debtors** (Check one box) Tax-Exempt Entity Country of debtor's center of main interests: Debts are primarily consumer debts, ☐ Debts are primarily (Check box, if applicable) defined in 11 U.S.C. § 101(8) as business debts. ☐ Debtor is a tax-exempt organization Each country in which a foreign proceeding "incurred by an individual primarily for under Title 26 of the United States by, regarding, or against debtor is pending: Code (the Internal Revenue Code). a personal, family, or household purpose." Chapter 11 Debtors Filing Fee (Check one box) Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Full Filing Fee attached Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Filing Fee to be paid in installments (applicable to individuals only). Must Check if: attach signed application for the court's consideration certifying that the Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) debtor is unable to pay fee except in installments. Rule 1006(b). See Official are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Form 3A. Check all applicable boxes: Filing Fee waiver requested (applicable to chapter 7 individuals only). Must A plan is being filed with this petition. attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY \square Debtor estimates that funds will be available for distribution to unsecured creditors. ■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 50-99 200-999 5,001-10,000 100-1,000-10,001-25,001-50,001-OVER 1-49 50,000 199 25.000 100,000 Estimated Assets \$50,001 to \$100,000 \$100,001 to \$500,000 \$10,000,001 to \$50 \$500,000,001 to \$1 billion \$0 to \$50,000 \$500,001 \$1,000,001 \$50,000,001 \$100,000,001 to \$1 million million Estimated Liabilities \$50,001 to \$100,001 to \$500,000 \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$100,000,001 \$500,000,001 More than to \$500 to \$1 billion \$1 billion \$500,001 \$50,000,001 \$100,000 to \$100 million

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Page 2 of 49 **B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Mason, Duane S (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Jerry A. Mason</u> July 23, 2015 Signature of Attorney for Debtor(s) (Date) Jerry A. Mason 3122860 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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B1 (Official Form 1)(04/13)

Document

Page 3 of 49 Name of Debtor(s):

Mason, Duane S

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Duane S Mason

Signature of Debtor Duane S Mason

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 23, 2015

Date

Signature of Attorney*

X /s/ Jerry A. Mason

Signature of Attorney for Debtor(s)

Jerry A. Mason 3122860

Printed Name of Attorney for Debtor(s)

Jerry A. Mason

Firm Name

Attorney at Law 177 N State St - 3rd Floor Chicago, IL 60601

Address

Email: jerrymason.business@comcast.net 312-368-1245 Fax: 708-757-4483

Telephone Number

July 23, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	Duane S Mason	Ca	ase No.	
		Debtor(s) Ch	hapter	7
			-	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

□ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□ Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Duane S Mason

Duane S Mason

July 23, 2015

Date:

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Duane S Mason		Case No.		
_		Debtor			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,837.17		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		25,369.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		10,800.83	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,099.90
J - Current Expenditures of Individual Debtor(s)	Yes	2			1,249.60
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	3,837.17		
		•	Total Liabilities	36,169.83	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Duane S Mason		Case No.	
-		Debtor		
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	25,369.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	25,369.00

State the following:

Average Income (from Schedule I, Line 12)	1,099.90
Average Expenses (from Schedule J, Line 22)	1,249.66
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	0.00

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	10,590.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		14,779.00
4. Total from Schedule F		10,800.83
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		25,579.83

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B6A (Official Form 6A) (12/07)

In re	Duane S Mason	Case No.	
-		Debtor ,	
		Deploi	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Joint, or Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Duane S Mason	Case No
-		
		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	\$5.50 cash in wallet of debtor	-	5.50
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Providence Bank checking account (\$38.67), Harris Bank checking account (\$32.00) Navy Federal checking account (\$64.00) held by debtor	-	134.67
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Prepaid rent (\$197.00) held by Geminus Corporation in Merrillville, Indiana	ı -	197.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods, supplies and furnishings, appliances, dishes, telephone, clocks, food (\$110), bed, chest, dressers, lamps, microwave oven, radios, silverware, 2 televisions (\$200.00) located at 3960 E. 80th Place, Merrillville, IN 46410	-	310.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Bibles, books (\$200.00), family portraits, photographs, video tapes (\$40) located at 3960 E. 80th Place, Merrillville, IN 46410 and 447 Dante Avenue, Glenwood, IL 60425	-	240.00
6.	Wearing apparel.	Clothing located at 3960 E. 80th Place, Merrillville, IN 46410 and at 447 Dante Avenue, Glenwood, IL 60425	-	2,550.00
7.	Furs and jewelry.	Graduation ring (\$125.00)	-	125.00
8.	Firearms and sports, photographic, and other hobby equipment.	Bicycle and model airplanes and model ships (\$275.00)	-	275.00
9.	Interests in insurance policies. Name insurance company of each	Health Insurance and Whole Life Insurance through my mother's job.	-	Unknown
	policy and itemize surrender or refund value of each.	Social Security monthly checks	-	Unknown

(Total of this page)

Sub-Total >

3,837.17

2 continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Duane S Mason	Case No.
_		· · · · · · · · · · · · · · · · · · ·

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Sub-Tota	al > 0.00

(Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Duane S Mason	Case No.

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			(То	Sub-Tota tal of this page)	al > 0.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Total >

3,837.17

B6C (Official Form 6C) (4/13)

In re	Duane S Mason	Case No.
		,

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCHEDULE C	- PROPERTY CLA	INIED AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		Check if debtor claims a homestead exe 155,675. (Amount subject to adjustment on 4/1 with respect to cases commenced on	/16, and every three years thereaft
Description of Property	Specify Law Providi Each Exemption	ng Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand \$5.50 cash in wallet of debtor	735 ILCS 5/12-1001(b)	5.50	5.50
Checking, Savings, or Other Financial Accounts, C Providence Bank checking account (\$38.67), Harris Bank checking account (\$32.00) Navy Federal checking account (\$64.00) held by debtor	rertificates of Deposit 735 ILCS 5/12-1001(b)	134.67	134.67
Security Deposits with Utilities, Landlords, and Oth Prepaid rent (\$197.00) held by Geminus Corporation in Merrillville, Indiana	ners 735 ILCS 5/12-1001(b)	197.00	197.00
Household Goods and Furnishings Household goods, supplies and furnishings, appliances, dishes, telephone, clocks, food (\$110), bed, chest, dressers, lamps, microwave oven, radios, silverware, 2 televisions (\$200.00) located at 3960 E. 80th Place, Merrillville, IN 46410	735 ILCS 5/12-1001(b)	310.00	310.00
Books, Pictures and Other Art Objects; Collectibles Bibles, books (\$200.00), family portraits, photographs, video tapes (\$40) located at 3960 E. 80th Place, Merrillville, IN 46410 and 447 Dante Avenue, Glenwood, IL 60425	5 735 ILCS 5/12-1001(a)	240.00	240.00
Wearing Apparel Clothing located at 3960 E. 80th Place, Merrillville, IN 46410 and at 447 Dante Avenue, Glenwood, IL 60425	735 ILCS 5/12-1001(a)	2,550.00	2,550.00
Furs and Jewelry Graduation ring (\$125.00)	735 ILCS 5/12-1001(b)	125.00	125.00
Firearms and Sports, Photographic and Other Hob Bicycle and model airplanes and model ships (\$275.00)	by Equipment 735 ILCS 5/12-1001(b)	275.00	275.00
Interests in Insurance Policies Health Insurance and Whole Life Insurance through my mother's job.	215 ILCS 5/238	0.00	Unknown
Social Security monthly checks	735 ILCS 5/12-1001(g)(1)	0.00	Unknown

Total: 3,837.17 3,837.17

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B6D (Official Form 6D) (12/07)

In re	Duane S Mason	Case N	0
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no elections holds	.ng	scci	ned claims to report on this selecture D.					
CDEDITODIC NAME	C	Hu	sband, Wife, Joint, or Community	D	AMOUNT OF			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGENT	UNLLQULDAHED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
A	⊢	⊢	value \$	Н		\dashv		
Account No.			Value \$					
Account No.		Г		П		\Box		
			Value \$					
Account No.								
			Value \$					
0 continuation sheets attached			S	ubto	ota	l		
continuation sheets attached			(Total of th	iis p	ag	e)		ı
			(Report on Summary of Sci		ota ule	- 1	0.00	0.00

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B6E (Official Form 6E) (4/13)

In re	Duane S Mason	Case No	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labe "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Duane S Mason	Case No	
_		, Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

7/23/15 11:12PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED AND MAILING ADDRESS SPUTED Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, I NGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Opened 1/01/09 Last Active 11/01/12 Account No. xxxxxxxxxxxxx0004 Student Loan Aes/bank Of America 0.00 Pob 61047 Harrisburg, PA 17106 0.00 0.00 Account No. xxxxxxxxxxxxx0003 Opened 1/01/09 Last Active 11/01/12 Student Loan Aes/bank Of America 0.00 Pob 61047 Harrisburg, PA 17106 0.00 0.00 Account No. xxxxxxxxxx2176 Opened 8/22/08 Last Active 8/21/12 Student Loan Bkofa/glelsi 0.00 Po Box 7860 Madison, WI 53707 0.00 0.00 Account No. xxxxxxx6724 8/2011 Student loan **Department of Education** 0.00 121 S 13th St Lincoln, NE 68508 X 6,340.00 6,340.00 8/2011 Account No. xxxxxx6624 Student loan **Department of Education** 0.00 121 S 13th St Lincoln, NE 68508 X 4,250.00 4,250.00 Subtotal 0.00 Sheet 1 of 2 continuation sheets attached to (Total of this page) 10,590.00 10,590.00 Schedule of Creditors Holding Unsecured Priority Claims

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B6E (Official Form 6E) (4/13) - Cont.

In re	Duane S Mason	Case No.	
_		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

7/23/15 11:12PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED AND MAILING ADDRESS SPUTED Н DATE CLAIM WAS INCURRED AMOUNT W INCLUDING ZIP CODE, I NGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER C (See instructions.) Opened 8/01/11 Last Active 5/28/13 Account No. xxxxxxxxxxx6724 Student Loan **Dept Of Education/neln** 6,340.00 121 S 13th St Lincoln, NE 68508 X 6,340.00 0.00 Account No. xxxxxxxxxxx6624 Opened 8/01/11 Last Active 5/28/13 Student Loan **Dept Of Education/neln** 4,280.00 121 S 13th St Lincoln, NE 68508 Χ 4.280.00 0.00 Account No. xxxxxxxxxxxxx0002 Opened 8/01/08 Last Active 9/12/14 Student Loan **Efs Finance** 2,241.00 900 Equitable Buil Des Moines, IA 50309 X 2,241.00 0.00 Account No. xxxxxxxxxxxxx0001 Opened 8/01/08 Last Active 9/12/14 Student Loan **Efs Finance** 1,918.00 900 Equitable Buil Des Moines, IA 50309 Χ 1,918.00 0.00 Opened 8/01/08 Last Active 8/21/12 Account No. xxxxx2176 Student Loan Glelsi/bank Of America Unknown Po Box 7860 Madison, WI 53707 Unknown 0.00 Subtotal 14,779.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 14,779.00 0.00 14,779.00 (Report on Summary of Schedules) 25,369.00 10,590.00

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B6F (Official Form 6F) (12/07)

In re	Duane S Mason		Case No.	
-		Debtor	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Ηu	sband, Wife, Joint, or Community	CO	Ų	Ţ	РΤ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A H		N	Q U	1	U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx8393			Opened 5/01/07 Last Active 6/17/08 Credit Card	T	D A T E D		Ī	
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		-						0.00
Account No. xxxxxxxxxxxx0458			Opened 5/03/08 Last Active 2/15/12	+	T	t	\dagger	
Bk Of Amer Po Box 982235 El Paso, TX 79998		-	Secured Credit Card					
					L	Ţ		0.00
Account No. xxxxxx4371 Cap1/carsn Po Box 30253 Salt Lake City, UT 84130		-	Opened 6/13/06 Last Active 2/14/08 Charge Account					
								0.00
Account No. xxxxxxxxxxxxx1268 Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Opened 3/01/14 Last Active 5/18/15 Credit Card					3,434.00
			(Total of	Subt			,)	3,434.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No	_
		Debtor	

				1.	1	_	
CREDITOR'S NAME,	o C	1	sband, Wife, Joint, or Community		N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		NTINGEN	UNLIQUIDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2603			Opened 1/01/15 Last Active 2/17/15	Ť	D A T E D		
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Credit Card		D		134.00
Account No. xxxxxxxxxxxx0285			Opened 12/01/06 Last Active 12/01/07				
Capital One Po Box 30253 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. xxxxxxxxxxxx9757	t		Opened 10/01/06 Last Active 12/01/06				
Capital One Po Box 30253 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. xxxxxxxxxxxx1540	T		Opened 12/30/07 Last Active 6/25/08				
Capital One Po Box 5253 Carol Stream, IL 60197		-	Credit Card				0.00
Account No. xxxxxxxxxxxx9184	\vdash		Opened 6/25/07 Last Active 6/26/08	\dagger			
Capital One 26525 N Riverwoods Blvd Mettawa, IL 60045		-	Credit Card				0.00
Sheet no1 of _7 sheets attached to Schedule of	4	_		Sub	tota	.1	134.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	e)	134.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No
-		Debtor ,

				1.	1	_	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	CON	N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		N T I N G E N	UNLIQUIDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2181			Opened 6/25/07 Last Active 1/15/08	٦т	D A T E D		
Capital One 26525 N Riverwoods Blvd Mettawa, IL 60045		-	Credit Card		D		0.00
Account No. xxxxxxxxxxxx8601			Opened 2/08/08 Last Active 11/19/08				
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. xxxxxxxxxxx4988			Opened 7/01/06 Last Active 4/17/07				
Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130		-	Credit Card				0.00
Account No. xxxxxxxxxxxx0137			Opened 11/20/06 Last Active 5/21/09	T			
Chase Card Po Box 15298 Wilmington, DE 19850		-	Credit Card				0.00
Account No. xxxxxxxxxxxx5090	T	T	Opened 12/22/06 Last Active 3/02/09	T	T		
Chase Card Po Box 15298 Wilmington, DE 19850		-	Credit Card				0.00
Sheet no. 2 of 7 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason		Case No.	_
•		Debtor		

CREDITOR'S NAME,	ļç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	RL I QU I DAT	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx9769			Opened 12/13/05 Last Active 6/11/09	Т	T E D		
Chase Card Po Box 15298 Wilmington, DE 19850		-	Credit Card		D		0.00
Account No. xxxxx7802 Citgo Oil / Citibank Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195	-	-	Opened 11/13/07 Last Active 12/02/09 Credit Card				0.00
Account No. xxxxxxxxxxxx4554 Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Opened 11/30/05 Last Active 11/23/11 Credit Card				0.00
Account No. xxxxx2731 Cpu/citi Po Box 6497 Sioux Falls, SD 57117		-	Opened 1/15/08 Last Active 2/21/11 Credit Card				0.00
Account No. xxxxxxxxxxxxx3472 Credit One Bank Po Box 98873 Las Vegas, NV 89193		-	Opened 5/13/08 Last Active 12/01/08 Credit Card				0.00
Sheet no. 3 of 7 sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No	
-		Debtor	

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community		U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBT OR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx8287			Opened 9/17/08 Last Active 11/28/08	٦	T E		
First Bk Of De/contine 1000 Rock Run Parkway Wilmington, DE 19801		-	Credit Card		D		0.00
Account No. xxxxxxxxxxxx0886			Opened 4/01/15 Last Active 6/22/15				
First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107		-	Credit Card				
							97.00
Account No. xxxxxxxxxxxxx5106 First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		_	Opened 6/09/08 Last Active 7/01/08 Credit Card				0.00
Account No. xxxxxxxxxxxx0850			Opened 11/01/14 Last Active 2/15/15	\perp	+	+	
FNCC/Legacy Visa Attn: Bankruptcy Po Box 5097 Sioux Falls, SD 57117		_	Credit Card				267.00
Account No. xxxxxxxxxxxx1944			Opened 6/11/06 Last Active 6/16/08	\dagger	T	t	
GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		-	Charge Account				128.00
Sheet no. 4 of 7 sheets attached to Schedule of				Sub	tota	al	492.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge)	492.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No	
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	S	Hu	sband, Wife, Joint, or Community	CO	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	(4)	UNLIQUIDAT		
Account No. xxxxxxxxxxxx6666			Opened 2/22/08 Last Active 1/10/09	7 î	Ť		
	1		Charge Account	Ш	E D		
Gemb/walmart							
Attn: Bankruptcy		-					
Po Box 103104 Roswell, GA 30076							
Roswell, GA 30076							0.00
A N	┡		One and 2/22/02 Least Astine 4/40/02	+			0.00
Account No. xxxxxxxxxxxx6666	ł		Opened 2/22/08 Last Active 1/10/09 Charge Account				
Gemb/walmart			John go 71000 and				
Attn: Bankruptcy		-					
Po Box 103104							
Roswell, GA 30076							
							0.00
Account No. xxxxxxxxxxxx3181			Opened 6/01/07 Last Active 2/19/09	\Box			
	1		Credit Card				
Hsbc Bank							
Po Box 9 Buffalo, NY 14240		ľ					
Bullalo, NT 14240							
							Unknown
Account No. xxxxxxxxxxxx1562	┢		Opened 12/30/07 Last Active 2/18/09	+			
TREESUM TO ANAMAMAMAMAMA	ł		Credit Card				
Hsbc Bank							
Po Box 9		-					
Buffalo, NY 14240							
							0.00
	L			$oldsymbol{oldsymbol{oldsymbol{\sqcup}}}$			0.00
Account No. xxxxxxxxxxx3946	1		Opened 6/13/06 Last Active 8/04/09				
Hab alagram			Charge Account				
Hsbc/carsn Po Box 9		_					
Buffalo, NY 14240							
							0.00
Sheet no. 5 of 7 sheets attached to Schedule of	_	_		Subt	ota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his J	pag	ge)	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No.	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

						_	
CREDITOR'S NAME, MAILING ADDRESS	000	Hu H	sband, Wife, Joint, or Community	CON	UNLI	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C N		TINGEN	Q U I		AMOUNT OF CLAIM
Account No. xxxxxxxxx4120			Opened 6/01/06 Last Active 6/22/11	Ť	D A T E D		
Mcydsnb			Charge Account				
9111 Duke Blvd		-					
Mason, OH 45040							
							0.00
Account No. xxxxxxxxxxxxx2827			Opened 9/01/14 Last Active 11/28/14				
Merrick Bk			Credit Card				
Attn: Bankruptcy		-					
P.O. Box 9201 Old Bethpage, NY 11804							
old Bellipage, NT 11004							1,000.00
Account No. xxxxxx5145			Opened 1/01/11 Last Active 2/08/11				
Midland Funding			Factoring Company Account Chase Bank Usa N.A.				
8875 Aero Dr		-					
San Diego, CA 92123							
							2,447.00
Account No. xxxxxx6721			Opened 12/01/11 Last Active 7/18/13				
Midland Funding			Factoring Company Account First Bank Of Delaware				
8875 Aero Dr		-					
San Diego, CA 92123							
							541.00
Account No. xxxxxx3268			Opened 5/01/10 Last Active 5/16/12				
Midland Funding			Factoring Company Account Ge Money Bank				
8875 Aero Dr		-					
San Diego, CA 92123							
							0.00
Sheet no6 of _7 sheets attached to Schedule of	_	_		Subi			3,988.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,000.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Duane S Mason	Case No
-		Debtor

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	l c	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	LLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8601			Opened 7/01/11 Last Active 3/12/13		T E		
Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502		-	Factoring Company Account Capital One Bank Usa Na		D		1,725.00
Account No. #8259	╁	╁	1/2013			H	
Regional Mental Health 8400 Lousiana Street Merrillville, IN 46410		-	Unknown			x	
							576.36
Account No. xxxx8259 Regional Mental Health 8400 Lousiana Street Merrillville, IN 46410		-	7/2014 to 11/2014 Medical bill				
							53.47
Account No. xxxxxx1521 Weisfield Jewelers Attn: Bankruptcy		_	Opened 2/01/08 Last Active 2/07/11 Charge Account				
Po Box 1799 Akron, OH 44309							
AKION, ON 44505							398.00
Account No.							
Sheet no. 7 of 7 sheets attached to Schedule of				Subt			2,752.83
Creditors Holding Unsecured Nonpriority Claims			(Total of t				·
			(Report on Summary of So		`ota lule		10,800.83

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B6G (Official Form 6G) (12/07)

In re	Duane S Mason	Case No
-		, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Geminus Corporation 8400 Louisiana St Merrillville, IN 46410 Lease agreement between debtor and Geminus Corporation for debtor's residential apartment located at 3960 E 80th Place, Apt 110, Merrillville, Indiana 46410 Case 15-25169 Doc 1 Filed 07/23/15 Entered 07/23/15 23:14:46 Desc Main 7/23/15 Document Page 26 of 49

B6H (Official Form 6H) (12/07)

In re	Duane S Mason	Case No.	
-		Debtor	
		ביים ביים ביים ביים ביים ביים ביים בי	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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						1				
Fill	in this information to identify you	r case:								
Del	btor 1 Duane S N	Mason			_					
	btor 2 buse, if filing)									
Uni	ited States Bankruptcy Court for	he: NORTHERN DISTRI	CT OF ILLINOIS							
	se number nown)		-			Check if this is An amended A supplem	ed filing ent showir	0	•	
\bigcirc	fficial Form B 6I							following date:		
	chedule I: Your In	como				MM / DD/ Y	YYYY		12/1:	
sup spo atta	as complete and accurate as poplying correct information. If youse. If you are separated and you a separate sheet to this form	ou are married and not fili our spouse is not filing w n. On the top of any addit	ing jointly, and your rith you, do not inclu	spouse ide infor	is liv mati	ring with you, incon about your sp	lude info ouse. If n	rmation abou nore space is	it your needed,	
1.	Fill in your employment	n.								
	information.		Debtor 1				Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	☐ Employed				☐ Employed —			
		Occupation	■ Not employed			☐ Not e	mployed			
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include studer or homemaker, if it applies.	Employer's address								
		How long employed t	there?							
Pai	rt 2: Give Details About M	lonthly Income								
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to	report for	any	line, write \$0 in the	e space. Ii	nclude your no	on-filing	
	ou or your non-filing spouse have e space, attach a separate sheet		ombine the information	on for all	empl	oyers for that pers	on on the	lines below. If	f you need	
						For Debtor 1		ebtor 2 or ing spouse		
2.	List monthly gross wages, sa deductions). If not paid monthly			2.	\$	0.00	\$	N/A		
3.	Estimate and list monthly over	ertime pay.		3.	+\$	0.00	+\$	N/A	_	
4.	Calculate gross Income. Add	l line 2 + line 3.		4.	\$	0.00	\$	N/A		

Document

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Debtor 1 Duane S Mason Case number (if known) For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 0.00 N/A List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 0.00 N/A 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 N/A Voluntary contributions for retirement plans 5c. 5c. \$ 0.00 N/A 5d. Required repayments of retirement fund loans 5d. 0.00 N/A 5e. Insurance 5e. 0.00 N/A **Domestic support obligations** 5f. 5f. 0.00 N/A 5q. **Union dues** 5q. 0.00 N/A 5h. Other deductions. Specify: 5h.+ 0.00 N/A Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 N/A 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 0.00 \$ \$ N/A 8 List all other income regularly received: Net income from rental property and from operating a business, Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. 0.00 N/A 8h Interest and dividends 8b. 0.00 N/A Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 N/A 8d. **Unemployment compensation** 8d. 0.00 N/A 8e. **Social Security** 8e. 1.099.90 N/A 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 8f. Specify: 0.00 N/A Pension or retirement income 8g. \$ 0.00 \$ N/A 8g. Other monthly income. Specify: 8h.+ 8h. \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 1,099.90 \$ N/A \$ 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 1,099.90 N/A \$ 1,099.90 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 1,099.90 12. applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form?

Yes. Explain:

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7/23/15 11:12PM

Fill in this information to identify your case: Debtor 1 Check if this is: **Duane S Mason** ☐ An amended filing Debtor 2 A supplement showing post-petition chapter (Spouse, if filing) 13 expenses as of the following date: United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY A separate filing for Debtor 2 because Debtor 2 maintains a separate household (If known) Official Form B 6J **Schedule J: Your Expenses** 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household Is this a joint case? No. Go to line 2. ☐ Yes. Does Debtor 2 live in a separate household? ☐ Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? Dependent's Do not list Debtor 1 Fill out this information for Does dependent ☐ Yes. Dependent's relationship to Debtor 1 or Debtor 2 and Debtor 2. each dependent..... live with you? □ No Do not state the dependents' names. ☐ Yes ☐ No ☐ Yes □ No ☐ Yes ☐ No ☐ Yes Do your expenses include ■ No expenses of people other than ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income Your expenses (Official Form 6I.) The rental or home ownership expenses for your residence. Include first mortgage 263.00 payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 0.00 4b. 4b. \$ Property, homeowner's, or renter's insurance 0.00 4c. Home maintenance, repair, and upkeep expenses 4c. \$ 3.00

Homeowner's association or condominium dues

Additional mortgage payments for your residence, such as home equity loans

4d. \$

5. \$

0.00

0.00

-	tor 1 Duane S Mason	Case num	ber (if known)	
	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	60.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	14.00
	6d. Other. Specify:	6d.	\$	0.00
	Food and housekeeping supplies	 7.	\$	200.00
	Childcare and children's education costs	8.	\$	0.00
	Clothing, laundry, and dry cleaning	9.	\$	0.00
	Personal care products and services	10.	\$	104.00
	Medical and dental expenses	11.		100.00
	Transportation. Include gas, maintenance, bus or train fare.		Ψ	100.00
•	Do not include car payments.	12.	\$	166.66
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	Charitable contributions and religious donations	14.		0.00
	Insurance.		*	3.00
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	104.00
	15c. Vehicle insurance	15c.		0.00
	15d. Other insurance. Specify:	15d.	· .	0.00
	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		<u> </u>	0.00
	Specify:	16.	\$	0.00
	Installment or lease payments:		· 	
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify: Aggregate credit card payments	17c.	*	235.00
	17d. Other. Specify:	17d.	·	0.00
	Your payments of alimony, maintenance, and support that you did not report as			0.00
	deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$	0.00
	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.	· -	0.00
	Other real property expenses not included in lines 4 or 5 of this form or on Sch	nedule I: Y	our Income.	
	20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	· ·	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	· .	0.00
	20e. Homeowner's association or condominium dues	20e.	· — — — — — — — — — — — — — — — — — —	0.00
	Other: Specify:	21.	·	0.00
			.ψ	0.00
	Your monthly expenses. Add lines 4 through 21.	22.	\$	1,249.66
	The result is your monthly expenses.			
	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		1,099.90
	23b. Copy your monthly expenses from line 22 above.	23b.	-\$	1,249.66
				•
	23c. Subtract your monthly expenses from your monthly income.		\$	-149.76
	The result is your <i>monthly net income</i> .	23c.		=1/14 /h

Yes.

Explain:

in October of this year.

Debtor's landlord has informed the debtor that he is scheduled for a significant increase in rent starting

Case 15-25169

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Date July 23, 2015

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United States Bankruptcy Court Northern District of Illinois

n re	Duane S Mason		Case No.						
		Debtor(s)	Chapter	7					
	DECLADATION A	CONCEDNING DEDTOI		TAC .					
	DECLARATION	CONCERNING DEBTOR	S SCHEDUL	ES					
	DECLARATION UNDER	PENALTY OF PERJURY BY	INDIVIDUAL DE	BTOR					
	I declare under penalty of perjury			les, consisting of					
	sheets, and that they are true and correct to	the best of my knowledge, inform	nation, and belief.						

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

Signature

/s/ Duane S Mason

Duane S Mason

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Duane S Mason		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$6,545.94 2015 YTD: Debtor SSI Benefits \$12,984.00 2014: Debtor SSI Benefits \$12,791.00 2013: Debtor SSI Benefits

B7 (Official Form 7) (04/13)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **OWING PAYMENTS**

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF NAME AND ADDRESS OF CREDITOR **TRANSFERS OWING** TRANSFERS

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

7/23/15 11:12PM

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR **PROCEEDING** AND LOCATION DISPOSITION AND CASE NUMBER Cavalry SPV I LLC, Wamu et al. vs. Mason Duane Collection Circuit Court of Cook County, 6h **Judgment** District Municipal, Markham, Illinois S (Docket No.: 15-M6-003549)

Midland Funding LLC vs. Duane S. Mason Collection Superior Court #8, Crown Point, **Judgment** (Docket No.: 45D081203SC1442)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None П

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

Jerry A. Mason Attorney at Law 177 N. State St - 3rd Floor Chicago, IL 60601

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER**

DESCRIPTION AND VALUE OF **PROPERTY**

7/23/15 11:12PM

Debtor's monthly Social Security checks are deposited into an Escrow account held by Jerry A. Mason, payee-representative, for the benefit of Debtor, Duane S. Mason. (Present value \$20.00].

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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B7 (Official Form 7) (04/13)

9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Allen Credit & Debt Counseling **POB 195** Wessington, SD 57381

Jerry A. Mason Attorney at Law 177 N. State St - 3rd Floor Chicago, IL 60601

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

7/2015

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

7/23/15 11:12PM

\$25.00

7/6/2015

\$383.00 - Debtor transferred Filing Fee and expense money to Jerry A. Mason, Attorney to be used for Petition, credit counseling and financial management courses. Any balance of unused money will be returned to the Debtor.

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

Jerry Mason for benefit of Duane Mason c/o Bank of America Chicago, IL 60601

Payee Representative

DATE(S) OF TRANSFER(S)

3rd of each month

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

Debtor's monthly Social Security checks are deposited into Escrow Account at Bank of America titled Jerry A. Mason,

payee-representative, for the benefit of Duane S. Mason

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

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13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF NOTICE

ENVIRONMENTAL

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LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six vears immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

DATE ISSUED

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

NAME AND ADDRESS

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

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b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 23, 2015
Signature /s/ Duane S Mason
Duane S Mason
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Rankruntcy Court

		Northern District of Illinois	
In re	Duane S Mason		Case No.
		Debtor(s)	Chapter 7
PART		R 7 INDIVIDUAL DEBTOR'S STATEMED PRINTED FOR THE PRINTED PRINTED FOR THE PRINTED PRINT	
AKI		ttach additional pages if necessary.)	ipicica for Execut debt which is secured by
Prope	ty No. 1		
Credi -NONI	tor's Name: =-	Describe Proper	rty Securing Debt:
-	ty will be (check one): Surrendered	☐ Retained	
	ning the property, I intend to Redeem the property Reaffirm the debt Other. Explain		S.C. § 522(f)).
Prope	ty is (check one): Claimed as Exempt	□ Not claimed as	
Attach	B - Personal property subject additional pages if necessary. ty No. 1	to unexpired leases. (All three columns of Part B	B must be completed for each unexpired lease.
	r's Name: nus Corporation	Describe Leased Property: Lease agreement between debtor and Geminus Corporation for debtor's residential apartment located at 3960 80th Place, Apt 110, Merrillville, India 46410	■ YES □ NO

/s/ Duane S Mason

Duane S Mason

Debtor

Signature

Date July 23, 2015

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United States Bankruptcy Court Northern District of Illinois

In r	re Duane S Mason	Case N	0.		
	Debto	Chapter	7		
	DISCLOSURE OF COMPENSATION O	OF ATTORNEY FOR I	DEBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify the compensation paid to me within one year before the filing of the petition is be rendered on behalf of the debtor(s) in contemplation of or in connection	in bankruptcy, or agreed to be pa	aid to me, for services rendered or to		
	For legal services, I have agreed to accept	\$	0.00		
	Prior to the filing of this statement I have received		0.00		
	Balance Due	\$	0.00		
2.	\$_339.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.				
6. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
	 a. Analysis of the debtor's financial situation, and rendering advice to the b. Preparation and filing of any petition, schedules, statement of affairs a c. Representation of the debtor at the meeting of creditors and confirmated. [Other provisions as needed] Negotiations with secured creditors to reduce to mark reaffirmation agreements and applications as needed; 522(f)(2)(A) for avoidance of liens on household goods 	nd plan which may be required; ion hearing, and any adjourned l et value; exemption planning preparation and filing of m	nearings thereof;		
7.	By agreement with the debtor(s), the above-disclosed fee does not include Representation of the debtors in any dischargeability a any other adversary proceeding.		nces, relief from stay actions or		
	CERTIFICAT	ΓΙΟΝ			
this	I certify that the foregoing is a complete statement of any agreement or are bankruptcy proceeding.	rangement for payment to me fo	r representation of the debtor(s) in		
Date	ed: July 23, 2015 /s/ Je	rry A. Mason			
	Jerry	A. Mason 3122860			
		A. Mason ney at Law			
	177 N	I State St - 3rd Floor			
		ago, IL 60601			
		68-1245 Fax: 708-757-4483			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

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a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankminton Court

	Northern District of Illinois	11	
In re Duane S Mason	Duane S Mason		
	Debtor(s)	Chapter	7
UNDER	TION OF NOTICE TO CONSUMI R § 342(b) OF THE BANKRUPTC Certification of Debtor we) have received and read the attached notice	CY CODE	
ode.			
Duane S Mason	χ /s/ Duane S Mas	son	July 23, 2015
Printed Name(s) of Debtor(s)	Signature of Deb	otor	Date
Case No. (if known)	X		
	Signature of Join	nt Debtor (if any	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois			
In re	Duane S Mason		Case No.		
		Debtor(s)	Chapter	7	
	•	ERIFICATION OF CREDITOR M	IATRIX		
		Number of	Creditors:	35	
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.				
Date:	July 23, 2015	/s/ Duane S Mason Duane S Mason Signature of Debtor			

Aes/bank Of America Pob 61047 Harrisburg, PA 17106

American Education Services (AES) Payment Center Harrisburg, PA 17130-0001

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Bk Of Amer Po Box 982235 El Paso, TX 79998

Bkofa/glelsi Po Box 7860 Madison, WI 53707

Cap1/carsn Po Box 30253 Salt Lake City, UT 84130

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Po Box 30253 Salt Lake City, UT 84130

Capital One Po Box 5253 Carol Stream, IL 60197

Capital One 26525 N Riverwoods Blvd Mettawa, IL 60045

Chase Card Po Box 15298 Wilmington, DE 19850 Citgo Oil / Citibank Citicorp Credit Services/Attn:Centralize Po Box 20507 Kansas City, MO 64195

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Cpu/citi Po Box 6497 Sioux Falls, SD 57117

Credit One Bank Po Box 98873 Las Vegas, NV 89193

Department of Education 121 S 13th St Lincoln, NE 68508

Dept Of Education/neln 121 S 13th St Lincoln, NE 68508

Efs Finance 900 Equitable Buil Des Moines, IA 50309

First Bk Of De/contine 1000 Rock Run Parkway Wilmington, DE 19801

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104 FNCC/Legacy Visa Attn: Bankruptcy Po Box 5097 Sioux Falls, SD 57117

GECRB/JC Penny Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Geminus Corporation 8400 Louisiana St Merrillville, IN 46410

Glelsi/bank Of America Po Box 7860 Madison, WI 53707

Hsbc Bank Po Box 9 Buffalo, NY 14240

Hsbc/carsn Po Box 9 Buffalo, NY 14240

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Merrick Bk Attn: Bankruptcy P.O. Box 9201 Old Bethpage, NY 11804

Midland Funding 8875 Aero Dr San Diego, CA 92123 Portfolio Recovery Ass 120 Corporate Blvd Ste 1 Norfolk, VA 23502

Regional Mental Health 8400 Lousiana Street Merrillville, IN 46410

Sterling Jewelers Inc POB 1799 Akron, OH 44309

Weisfield Jewelers Attn: Bankruptcy Po Box 1799 Akron, OH 44309